

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JARVIS O GUTTER

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Case No.: 09-30341

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2009.
- 2) This case was confirmed on 10/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/28/2009, 01/19/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/14/2010.
- 5) The case was converted on 08/26/2011.
- 6) Number of months from filing to the last payment: 24
- 7) Number of months case was pending: 25
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 22,400.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 8,621.48
Less amount refunded to debtor	\$ 539.19
<b>NET RECEIPTS</b>	<b>\$ 8,082.29</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 498.52
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,998.52

Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITY OF CHICAGO DEPT	UNSECURED	2,000.00	644.00	644.00	40.22	.00
CAPITAL ASSET RECOVE	SECURED	NA	18,564.56	.00	.00	.00
NUVELL CREDIT CO LLC	SECURED	7,325.00	8,318.56	8,318.56	2,862.76	752.17
NUVELL CREDIT CO LLC	UNSECURED	667.00	NA	NA	.00	.00
BAC HOME LOANS SERVI	SECURED	121,704.00	121,704.82	.00	.00	.00
LIFETECH HEALTH SERV	UNSECURED	50.00	NA	NA	.00	.00
ST MARGARET MERCY	UNSECURED	533.00	NA	NA	.00	.00
ST MARGARET MERCY	UNSECURED	441.00	NA	NA	.00	.00
ST MARGARET MERCY	UNSECURED	275.00	NA	NA	.00	.00
ST MARGARET MERCY	UNSECURED	228.00	NA	NA	.00	.00
ST MARGARET MERCY	UNSECURED	226.00	NA	NA	.00	.00
ST MARGARET MERCY	UNSECURED	171.00	NA	NA	.00	.00
AT&T	UNSECURED	500.00	NA	NA	.00	.00
BUDS AMBULANCE SERVI	UNSECURED	500.00	436.00	436.00	27.23	.00
CASHNET USA	UNSECURED	300.00	NA	NA	.00	.00
SOUTHEAST ANESTHESIA	UNSECURED	123.00	NA	NA	.00	.00
CITI FINGERHUT	UNSECURED	468.00	NA	NA	.00	.00
CITI AUTO	UNSECURED	17,779.00	NA	NA	.00	.00
CITIBANK	UNSECURED	6,038.00	.00	.00	.00	.00
COMCAST	UNSECURED	500.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	900.00	NA	NA	.00	.00
CROWN FINANCIAL	UNSECURED	300.00	NA	NA	.00	.00
DIRECTV	UNSECURED	500.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DR HUSSAIN	UNSECURED	2,200.00	NA	NA	.00	.00
DRIVE FINANCIAL SVCS	UNSECURED	28.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	250.00	250.89	250.89	15.67	.00
GOVERNORS STATE UNIV	UNSECURED	2,000.00	1,689.00	.00	.00	.00
HARTGROVE HOSPITAL	UNSECURED	1,300.00	NA	NA	.00	.00
SPRINT NEXTEL	UNSECURED	54.00	587.59	587.59	36.70	.00
IC SYSTEM	UNSECURED	248.00	248.40	248.40	15.52	.00
MB FINANCIAL BANK NA	UNSECURED	800.00	NA	NA	.00	.00
ST MARGARET MERCY	UNSECURED	143.00	NA	NA	.00	.00
ST MARGARET MERCY	UNSECURED	66.00	NA	NA	.00	.00
SAGE TELECOM	UNSECURED	189.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	293.00	NA	NA	.00	.00
PAY DAY 1	UNSECURED	300.00	NA	NA	.00	.00
MCSI/RMI	UNSECURED	250.00	4,050.00	4,050.00	252.95	.00
VILLAGE OF RIVERDALE	UNSECURED	250.00	NA	NA	.00	.00
VILLAGE OF RIVERDALE	UNSECURED	250.00	NA	NA	.00	.00
VILLAGE OF RIVERDALE	UNSECURED	250.00	NA	NA	.00	.00
VILLAGE OF CALUMET P	UNSECURED	250.00	NA	NA	.00	.00
VILLAGE OF RIVERDALE	UNSECURED	250.00	NA	NA	.00	.00
VILLAGE OF RIVERDALE	UNSECURED	250.00	NA	NA	.00	.00
RUSH PRESBYTERIAN ST	UNSECURED	2,131.00	NA	NA	.00	.00
SEARS/CBSD	UNSECURED	558.00	NA	NA	.00	.00
SOCIAL SECURITY ADMI	UNSECURED	4,500.00	NA	NA	.00	.00
UNIVERSITY OF CHICAG	UNSECURED	3,000.00	NA	NA	.00	.00
UNIVERSITY OF PHOENI	UNSECURED	928.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	74,031.00	74,824.97	.00	.00	.00
VILLAGE OF DOLTON	UNSECURED	400.00	NA	NA	.00	.00
VONAGE TELEPHONE COM	UNSECURED	450.00	NA	NA	.00	.00
WESTERN GOVENORS UNI	UNSECURED	700.00	NA	NA	.00	.00
ZIP CASH	UNSECURED	300.00	NA	NA	.00	.00
JERIKA GUTTER	OTHER	.00	NA	NA	.00	.00
WORLD ASSET PURCHASE	UNSECURED	NA	1,025.60	1,025.60	64.05	.00
BAC HOME LOANS SERVI	OTHER	NA	NA	NA	.00	.00
BAC HOME LOANS SERVI	SECURED	NA	835.88	.00	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	16.50	16.50	.00
CAPITAL ONE AUTO FIN	SECURED	NA	16,980.90	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	8,318.56	2,862.76	752.17
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	8,318.56	2,862.76	752.17
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	16.50	16.50	.00
<b>TOTAL PRIORITY:</b>	16.50	16.50	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	7,242.48	452.34	.00

**Disbursements:**

Expenses of Administration	\$ 3,998.52
Disbursements to Creditors	\$ 4,083.77

**TOTAL DISBURSEMENTS:** \$ 8,082.29

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/29/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.